

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Total U.S.				
1994	39.3	20.4	10.3	30.0
1991	41.7	20.3	7.7	30.3
New England				
1994	40.4	20.6	9.8	29.2
1991	43.6	18.8	7.2	30.5
Connecticut				
1994	32.8	26.0	10.3	30.8
1991	43.9	18.7	7.2	30.2
Maine				
1994	44.6	18.7	8.7	28.1
1991	49.6	16.3	5.9	28.1
Massachusetts				
1994	44.0	17.6	9.7	28.8
1991	41.3	19.5	7.5	31.7
New Hampshire				
1994	44.4	20.7	9.4	25.5
1991	49.6	17.9	6.6	25.9
Rhode Island				
1994	41.4	17.9	9.3	31.5
1991	35.3	20.0	7.7	36.9
Vermont				
1994	32.1	26.4	10.7	30.8
1991	48.4	17.8	6.3	27.4
Mid Atlantic				
1994	39.9	18.3	10.1	31.7
1991	33.6	21.2	8.7	36.5
New Jersey				
1994	37.1	18.9	10.5	33.4
1991	31.3	22.0	9.1	37.6
New York				
1994	43.3	17.3	9.9	29.5
1991	35.5	21.2	8.7	34.5
Pennsylvania				
1994	36.1	19.4	10.1	34.4
1991	31.8	20.7	8.2	39.3

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
East North Central				
1994	36.7	19.2	11.3	32.9
1991	37.5	21.6	7.6	33.3
Illinois				
1994	35.6	19.1	13.5	31.8
1991	35.5	26.5	7.2	30.9
Indiana				
1994	37.3	19.5	10.5	32.8
1991	34.6	21.6	7.6	36.2
Michigan				
1994	38.7	19.2	10.2	31.9
1991	42.7	18.3	7.8	31.2
Ohio				
1994	36.9	18.4	10.4	34.3
1991	36.3	20.0	8.0	35.7
Wisconsin				
1994	34.5	20.4	10.3	34.8
1991	38.3	18.4	7.5	35.9
West North Central				
1994	31.3	22.4	11.4	35.0
1991	40.3	20.8	6.6	32.1
Iowa				
1994	28.2	28.0	11.2	32.6
1991	55.2	16.2	4.3	24.3
Kansas				
1994	33.4	21.6	10.7	34.4
1991	37.8	21.2	7.0	34.0
Minnesota				
1994	32.3	19.9	12.5	35.3
1991	35.0	24.8	7.4	32.9
Missouri				
1994	34.1	20.8	10.2	34.9
1991	35.1	20.2	7.8	36.9
Nebraska				
1994	27.9	22.0	11.9	38.3
1991	34.8	22.1	7.4	35.6
North Dakota				
1994	27.3	22.9	12.0	37.9
1991	37.8	21.5	6.6	34.1
South Dakota				
1994	26.2	23.8	13.2	36.8
1991	43.6	20.9	5.8	29.6

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
South Atlantic				
1994	42.6	19.7	10.3	27.5
1991	39.6	21.7	8.3	30.3
Delaware				
1994	38.2	21.5	10.5	29.9
1991	38.3	20.9	8.2	32.6
District of Columbia				
1994	48.5	17.8	12.0	21.8
1991	37.6	30.2	8.9	23.3
Florida				
1994	49.1	18.0	9.8	23.1
1991	40.5	23.0	9.3	27.2
Georgia				
1994	43.8	19.1	10.1	27.0
1991	35.0	23.9	8.5	32.6
Maryland				
1994	44.7	18.3	9.3	27.6
1991	42.0	19.0	8.3	30.6
North Carolina				
1994	34.8	22.8	10.8	31.6
1991	39.9	21.1	7.2	31.8
South Carolina				
1994	36.7	22.1	10.5	30.7
1991	40.3	20.9	7.2	31.5
Virginia				
1994	38.9	21.2	10.5	29.4
1991	45.3	18.8	7.4	28.4
West Virginia				
1994	31.0	21.8	11.9	35.3
1991	34.8	23.1	6.9	35.2
East South Central				
1994	37.8	20.8	10.4	31.0
1991	38.2	21.6	7.3	32.9
Alabama				
1994	41.5	20.1	10.0	28.3
1991	38.6	22.3	7.0	32.1
Kentucky				
1994	36.3	20.2	10.0	33.5
1991	33.6	21.9	7.8	36.7
Mississippi				
1994	36.6	20.9	10.5	32.0
1991	39.2	21.7	6.5	32.5

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Tennessee				
1994	36.4	21.9	10.8	30.9
1991	40.9	20.7	7.5	30.9
West South Central				
1994	38.4	21.9	10.3	29.3
1991	51.9	16.8	6.8	24.4
Arkansas				
1994	36.9	20.9	10.1	32.1
1991	34.9	21.2	7.5	36.4
Louisiana				
1994	40.1	18.2	10.1	31.6
1991	33.4	22.5	9.0	35.1
Oklahoma				
1994	33.6	20.9	11.4	34.1
1991	34.8	21.9	8.9	34.4
Texas				
1994	39.2	23.1	10.2	27.5
1991	58.7	14.8	6.2	20.3
Mountain				
1994	37.6	23.8	10.7	27.9
1991	40.9	26.1	7.5	25.5
Arizona				
1994	40.1	24.5	11.2	24.2
1991	38.0	34.1	7.3	20.6
Colorado				
1994	38.8	24.2	10.6	26.4
1991	39.8	28.7	7.5	24.1
Idaho				
1994	33.3	23.7	10.6	32.4
1991	43.5	20.5	6.8	29.2
Montana				
1994	30.7	23.5	10.8	35.0
1991	39.6	20.1	7.5	32.8
Nevada				
1994	44.9	23.0	8.9	23.2
1991	47.9	18.9	8.1	25.1
New Mexico				
1994	35.7	25.0	10.1	29.1
1991	45.9	19.6	7.7	26.9

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994				
Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Utah				
1994	37.3	19.2	11.1	32.3
1991	40.3	21.4	7.7	30.6
Wyoming				
1994	24.6	28.6	11.4	35.4
1991	42.2	20.9	7.5	29.3
Pacific				
1994	42.4	20.8	9.4	27.3
1991	47.7	17.6	7.9	26.9
Alaska				
1994	45.1	14.4	11.8	28.7
1991	26.7	27.1	12.1	34.1
California				
1994	44.4	20.1	9.0	26.4
1991	49.8	16.7	7.7	25.8
Hawaii				
1994	38.2	17.5	10.7	33.6
1991	28.0	22.1	10.8	39.1
Oregon				
1994	34.4	24.6	10.6	30.5
1991	43.9	19.6	7.5	29.0
Washington				
1994	36.0	23.8	10.4	29.7
1991	42.6	19.8	8.3	29.3

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

7. Share of Women-Owned Firms by Financial Stress Score and Major Industry: 1991 and 1994					
Major Industry	Financial Stress Score				
	Low Stress 1	2	Moderate Stress 3	4	High Stress 5
Total U.S.					
1994	34.5	35.6	15.2	7.2	7.5
1991	33.5	36.8	14.7	7.1	7.9
Major Industry					
Agriculture					
1994	51.3	31.3	10.1	3.9	3.5
1991	51.7	33.1	9.4	3.4	2.5
Mining					
1994	45.5	32.5	12.2	5.3	4.4
1991	48.8	32.4	9.9	4.4	4.4
Construction					
1994	21.6	34.9	19.2	10.4	13.9
1991	22.5	35.3	19.3	9.5	13.5
Non-Durable Manufacturing					
1994	25.3	35.4	18.9	8.7	11.7
1991	24.7	36.5	18.6	8.9	11.3
Durable Manufacturing					
1994	35.4	34.4	14.3	7.2	8.7
1991	35.2	34.9	13.4	7.2	9.3
Transportation/Communication					
1994	27.9	36.3	16.9	8.3	10.5
1991	27.8	37.3	16.6	8.2	10.1
Wholesale Trade					
1994	23.6	37.0	20.0	9.1	10.2
1991	24.3	37.3	19.8	8.4	10.2
Retail Trade					
1994	32.4	35.4	16.3	8.0	8.0
1991	30.8	36.6	15.6	7.8	9.1
Finance/Insurance/Real Estate					
1994	45.4	34.9	11.7	4.8	3.2
1991	44.0	37.4	9.9	5.0	3.6
Business Services					
1994	35.9	38.4	13.9	6.4	5.4
1991	34.3	40.7	13.0	6.6	5.4
Personal Services					
1994	54.5	34.3	6.9	2.5	1.7
1991	53.1	36.6	6.6	2.4	1.3
Other Services					
1994	45.6	34.5	11.1	4.7	4.1
1991	45.3	35.2	10.6	4.8	4.1

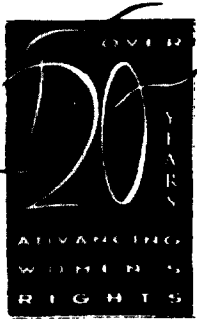
SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

8. Share of All U.S. Firms by Financial Stress Score and Major Industry: 1991 and 1994					
Major Industry	Financial Stress Score				
	Low Stress 1	2	Moderate Stress 3	4	High Stress 5
Total U.S.					
1994	39.1	33.3	13.8	6.6	7.1
1991	38.6	33.8	13.4	6.5	7.7
Agriculture					
1994	62.3	24.7	7.3	3.1	2.6
1991	62.2	25.7	6.9	2.8	2.4
Mining					
1994	45.3	33.9	11.2	5.1	4.5
1991	45.0	34.0	10.5	5.2	5.2
Construction					
1994	29.1	36.4	16.9	8.1	9.6
1991	29.0	36.0	17.3	7.6	10.2
Non-Durable Manufacturing					
1994	32.7	32.5	15.8	8.0	10.9
1991	33.5	32.3	15.1	7.8	11.3
Durable Manufacturing					
1994	39.3	31.9	13.1	7.0	8.6
1991	39.1	31.5	12.8	7.1	9.5
Transportation/Communication					
1994	34.5	34.6	15.3	7.0	8.6
1991	35.7	34.1	14.6	6.7	8.9
Wholesale Trade					
1994	31.2	35.5	17.0	7.7	8.6
1991	32.6	34.9	16.1	7.4	9.1
Retail Trade					
1994	37.7	33.4	14.4	7.2	7.3
1991	37.3	34.1	13.6	7.0	8.0
Finance/Insurance/Real Estate					
1994	47.3	33.5	11.0	4.7	3.6
1991	44.3	36.9	9.9	4.6	4.2
Business Services					
1994	34.6	36.8	14.6	7.3	6.7
1991	34.3	38.2	13.5	7.0	7.0
Personal Services					
1994	58.2	29.7	7.0	2.8	2.2
1991	57.3	31.4	6.6	2.8	1.9
Other Services					
1994	51.6	29.9	9.8	4.5	4.1
1991	51.0	30.7	9.4	4.5	4.4

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

9. Characteristics of Women-Owned Firms With 100+ Employees				
Characteristics	All U.S. Firms	Women-Owned Firms		
		Total	<100 Employees	100+ Employees
TOTAL	100%	100%	100%	100%
Region				
New England	5.9	6.3	6.2	5.9
Mid Atlantic	15.6	14.3	14.2	16.0
East North Central	15.5	15.7	15.8	18.3
West North Central	7.6	7.1	7.3	6.2
South Atlantic	16.9	16.9	16.8	17.2
East South Central	5.0	5.2	5.4	5.5
West South Central	10.6	10.6	10.7	9.4
Mountain	6.0	6.6	6.6	4.3
Pacific	16.9	17.4	17.0	17.1
Major Industry				
Agriculture	3.7	2.2	2.1	0.6
Mining	0.5	0.2	0.2	0.3
Construction	11.0	3.9	4.0	2.3
Non-Durable Manufacturing	2.9	3.4	3.5	7.8
Durable Manufacturing	3.2	2.1	2.2	6.4
Transportation/Communications	3.6	3.0	3.0	5.0
Wholesale Trade	7.5	5.7	5.9	3.5
Retail Trade	22.9	31.9	33.1	14.5
Finance/Insurance/Real Estate	8.8	7.0	6.7	7.1
Business Services	6.3	9.3	9.3	16.5
Personal Services	5.4	10.2	10.2	1.5
Other Services	24.4	19.8	19.8	34.4
Financial Stress Score				
1-Low Stress	39.1	34.5	35.6	42.0
2	33.3	35.6	35.3	30.4
3-Moderate Stress	13.8	15.2	14.7	12.3
4	6.6	7.2	7.1	6.6
5-High Stress	7.1	7.5	7.3	8.8
Payment Index				
Pay on time (80-99)	36.3	33.1	33.4	23.5
Pay <30 days late (50-79)	57.3	58.9	58.6	72.5
Pay 30+ days late (1-49)	6.4	8.0	8.1	3.4

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.



NATIONAL WOMEN'S LAW CENTER

DISCRIMINATION AGAINST WOMEN IN EDUCATION: WHY AFFIRMATIVE ACTION FOR WOMEN IN EDUCATION REMAINS ESSENTIAL

The extensive history of discrimination against girls and young women in education, as in other aspects of American life, has continuing adverse consequences which limit women's opportunities, and deprive our nation of half its creative talent. Educational opportunity is critically linked to economic security and advancement for women and their families. Affirmative measures to redress the inequities against girls and young women, in all levels of education, therefore remain necessary to enable women to take their rightful place in the mainstream of our society.

PAST AND PRESENT BARRIERS TO WOMEN IN EDUCATION

It is important to recall the extensive history of discrimination against women in educational institutions. For example:

◆ Until the 1970's, women were kept out of many schools, and programs within schools, simply because of their sex. Both private institutions and state schools funded by tax dollars systematically excluded women. Harvard, which opened for men in 1636, did not accept women until 1943. Princeton and Yale did not accept women until 1969. The University of Virginia did not accept women until 1970. For many years, Stanford University admitted only one woman student for every three men.¹

◆ Some state schools continue to exclude women even today: the Citadel and Virginia Military Institute, both public colleges, are seeking to maintain male-only admissions policies.

◆ Professional schools traditionally placed strict limits on the enrollment of women. Until 1945, many medical schools had a female student quota -- a ceiling -- of 5%. Harvard did not even admit women to its medical school until 1945. Harvard Law School denied women admission until 1950, and Harvard Business School refused to admit women until 1963.

◆ Many colleges and universities required women students to have stronger qualifications than men to be admitted. For example, as late as 1970, the University of North Carolina stated that the "admission of women on the freshmen level will be restricted to those who are especially well qualified." For many years, schools such as the University of Michigan and Cornell University required higher test scores and grade point averages for the admission of women.

potential necessary to support their families:

◆ Gender differences in math and science grow as students approach secondary school. In third grade girls think they are good in math in numbers equal to boys, but by high school, girls have begun to doubt strongly their confidence in math.¹³ Once in high school, girls are less likely than boys to take the most advanced math or physics courses,¹⁴ and even young women who are highly competent in math and science are less likely to pursue scientific or technological careers.¹⁵

◆ Although the number of women receiving bachelor's and master's degrees has been steadily rising, women still receive only 38% of doctoral and 40% of all first-professional degrees, and only 17% of Ph.D's in math and science.¹⁶

◆ Faculty Positions

Women are still nowhere near achieving parity in faculty positions in higher education. They are concentrated in the lower ranks of faculty, and their salaries lag behind those of their male counterparts. Indeed, most of the recent gains for minorities and women are among visiting staff and temporary lecturers, not full-time staff. While women are more than 40% of full-time assistant professors, women are only 14.6% of full professors.¹⁷ Minority women are only 1.6% of full-time professors.¹⁸ Even when women do reach full professor status, they still earn an average of \$4,000 a year less than their male peers.¹⁹

◆ Athletics

While women are over half of undergraduates in our colleges and universities, their athletic opportunities are still drastically limited. The availability of athletic scholarships dramatically increases young women's ability to pursue a college education, and helps them develop self-confidence and critical leadership skills. At Division I schools nationwide, women are only one-third of all varsity athletes, and they receive less than one-third of athletic scholarship dollars, one-sixth of recruiting dollars, and one-fifth of overall athletic budgets.²⁰

◆ Sexual Harassment

Sexual harassment is pervasive in schools, affecting both girls and boys. A study commissioned by the American Association of University Women (AAUW) Educational Foundation found that 81% of students surveyed had experienced some form of sexual harassment. Girls experienced harassment at a higher rate than boys -- 85% versus 76%, respectively.²¹ Girls reported that their experiences had a stronger emotional impact, causing them to lose interest in school and diminishing their academic performance.²² Unfortunately, harassment is found at every level of education -- from elementary school to postgraduate programs, yet our schools have failed to respond with appropriate policies and procedures.²³

to support women interested in pursuing historically male-dominated fields, thus addressing some of the most harmful effects of prior discrimination.

◆ Outreach and Recruitment

Other affirmative measures aimed at helping women move into nontraditional fields include a variety of outreach programs, including programs to prepare and motivate younger students for study in the sciences, and programs to recruit and prepare women for graduate study.

THE IMPORTANCE OF ENSURING EQUAL EDUCATIONAL OPPORTUNITIES FOR GIRLS AND WOMEN

Educational achievement is critical to elevating the economic status of women and their families. There is a strong correlation between educational levels and the incidence of poverty. Approximately 75% of women who have less than a high school education, and who lead households, live in poverty. Women's earnings are not merely "supplemental"; they are a critical component of the family's income. More than half of employed women in a recent study by the Whirlpool Foundation said they provided at least half their household's income. Among employed women in married couples, almost half (48%) contribute half or more of their families income.³⁰ In an increasingly competitive global economy, it is more important than ever for women to break through educational barriers that keep them from the job opportunities that are critical to economic security for themselves and their families.

Eliminating these barriers produces other important benefits, too:

◆ When women move into nontraditional fields, employers have a larger and more diverse pool from which to draw their workforce. Businesses have learned that this enhances productivity and performance in the changing marketplace.

◆ The opening of increased opportunities for women in graduate and professional fields has broad ramifications as well. For example, the increased number of women in the criminal justice system, including judges and prosecutors, has coincided with improved handling of domestic violence cases, which benefits all members of the family and the community who are affected by violence in the home. And the rise of women in the medical sciences has been accompanied by an increased focus on research relating to breast cancer and other critical women's health issues.

In sum, programs that enable women to overcome barriers to their educational advancement are critical to women and their families, and to our nation as a whole. As we face the 21st Century, our commitment to these measures is more important than ever.

The National Women's Law Center is a non-profit organization that has been working since 1972 to advance and protect women's legal rights. The Center focuses on major policy areas of importance to women and their families including child support, employment, education, reproductive rights and health, child and adult dependent care, public assistance, tax reform, and social security with special attention given to the concerns of low income women.

1991).

15. Mullis et al., *Women and Minorities*, p. 30.

16. U.S. Department of Education, National Center for Education Statistics. "Digest of Education Statistics," table 239 (1994).

17. Almanac of Higher Education (U. of Chicago Press 1994) at 65.

18. *Id.*

19. American Association of University Professors, "Academe," March-April 95 at 20 (based on salaries of professors at four year comprehensive institutions.)

20. NCAA Gender Equity Study (1992).

21. American Association of University Women, Hostile Hallways: The AAUW Survey on Sexual Harassment in America's Schools, (1993).

22. *Id.* at 15.

23. Nan Stein, Nancy Marshall, and Linda Tropp, Secrets in Public: Sexual Harassment in Our Schools, 2 (NOW Legal Defense and Education Fund and Wellesley College Center for Women, 1993).

24. How Schools Shortchange Girls at 62.

25. *Id.*

26. A. Peterson, P. Sarigiani, and R. Kennedy, "Adolescent Depression: Why More Girls?" *Journal of Youth and Adolescence* 20 (April 1991): 247-71.

27. How Schools Shortchange Girls at 42.

28. Suzanne Silverman, Alice Pritchard, Building Their Future: Girls in Technology Education in Connecticut, 5 (Vocational Equity Research, Training and Evaluation Center, 1993).

29. Over 1,500 scholarships are primarily or exclusively targeted for women. Gayle Schlacter, Directory of Financial Aids for Women 1995-7 (1994).

30. Whirlpool Foundation, "Women: the New Providers," a study prepared by the Families and Work Institute with Louis Harris and Associates, Inc. (May 1995).



NATIONAL WOMEN'S LAW CENTER

TWO HUNDRED YEARS OF CONTINUING DISCRIMINATION: WHY WE NEED AFFIRMATIVE ACTION FOR WOMEN

Affirmative action programs for women are designed to counter the effects of past and present discrimination against women. The extensive history of discrimination against women, including legal and official discrimination in employment, education and virtually all other aspects of public life, has continuing adverse consequences which limit women's opportunities. While much has changed for the better, our country's deeply rooted tradition of "keeping women out" still operates. Therefore, affirmative measures to redress the inequities against women remain necessary to even the playing field and provide fairness for women.

POLITICAL AND CIVIC DISCRIMINATION

Women were denied the right to vote in federal elections until the Nineteenth Amendment was ratified in 1920.

The U.S. government would not issue a passport to a married woman except in her husband's name until 1974.

Until 1994, women could be excluded on the basis of sex from serving on juries.

Until the 1980 census, only husbands were counted as heads of household.

EMPLOYMENT DISCRIMINATION

Many states once had laws barring women from engaging in entire occupations such as the practice of law and medicine, bartending, mining, and fire fighting.

When women were first hired by the federal government during the Civil War, their pay was set at 50% of men's wages. This pattern of wage discrimination by the federal government persisted for the next 70 years.

In 1933, Congress passed a law prohibiting more than one family member from working in the civil service, which forced 3/4 of female federal employees to resign.

Women faced higher qualification standards than men in the military until the late 1970's, thereby restricting their opportunities for G.I. benefits.

Prior to 1984, women were discriminated against in pensions in a variety of ways, including not having their pension benefits protected during leave, not receiving survivor benefits from their spouse's pension and not being able to include pension benefits as divisible property in a divorce.

EDUCATIONAL DISCRIMINATION

Until the 1970's, women were kept out of many schools, and programs within schools, simply because of their sex. Both private institutions and state schools funded by tax dollars systematically excluded women. For example, in the early 1960's, the state of Virginia refused college entrance to 21,000 women while accepting every single man who applied.

Some state schools continue to exclude women even today: the Citadel and the Virginia Military Institute, both public colleges, maintain male-only admissions policies.

Until 1945, many medical schools had a female student quota -- a ceiling -- of 5%. Harvard did not even admit women to its medical school until 1945. Harvard also waited until 1950 to admit women to its law school and until 1963 to admit them to its business school.

Women did not have the right to admission in every accredited law school until 1972.

Until 1972, there was a 10% ceiling on women students in most engineering programs.

Women were not allowed to compete for Rhodes scholarships until 1976.

Prior to 1972, when Title IX was passed, women had virtually no opportunities to compete in college athletics and did not receive any athletic scholarship money.

The National Women's Law Center is a non-profit organization that has been working since 1972 to advance and protect women's legal rights. The Center focuses on major policy areas of importance to women and their families including education, employment, child support, reproductive rights and health, child and adult dependent care, public assistance, tax reform and social security -- with special attention given to the concerns of low-income women.

NATIONAL WOMEN'S LAW CENTER, WASHINGTON, D.C., MAY 1995